

<b>Information to identify the case:</b>					
Debtor 1	<u>Patrick L. Strong</u>			Social Security number or ITIN	<b>xxx-xx-3192</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>14-22006-GLT</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick L. Strong

10/18/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Patrick L. Strong  
DebtorCase No. 14-22006-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 12

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db +Patrick L. Strong, 1480 Hancock Avenue, Apollo, PA 15613-8407  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
 13854848 +Delbert Services, PO Box 4730, Anaheim, CA 92803-4730  
 13882916 +NATIONSTAR MORTGAGE, LLC, C/O Weinstein, Pinson, & Riley, P.S.,  
 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
 13854851 +Zucker Goldberg & Ackerman LLC, 200 Sheffield Street, Suite 101,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2017 01:17:09 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13921312 EDI: RESURGENT.COM Oct 19 2017 01:08:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13889681 +E-mail/Text: bncmail@w-legal.com Oct 19 2017 01:17:38 DELBERT SERVICES CORPORATION,  
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13920617 EDI: RESURGENT.COM Oct 19 2017 01:08:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13920618 EDI: RESURGENT.COM Oct 19 2017 01:08:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13854850 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 19 2017 01:24:39 Regional Acceptance,  
 PO Box 580075, Charlotte, NC 28258-0075  
 13887428 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 19 2017 01:24:39 Regional Acceptance Corporation,  
 PO Box 1847, Wilson, NC 27894-1847

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank of New York Mellon f/k/a The Bank of New  
 13854849\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York,  
 successor to JPMorgan Chase Bank, N.A., f/k/a Bank One National Association, as Trustee for  
 Centex Home Equity Loan Trust 2002-A by Nationstar M agornall@goldbecklaw.com,  
 bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com  
 James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com,  
 james.prostko@phelanhallinan.com  
 Karina Velter on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York,  
 successor to JPMorgan Chase Bank, N.A., f/k/a Bank One National Association, as Trustee for  
 Centex Home Equity Loan Trust 2002-A by Nationstar M amps@manleydeas.com

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 12

Date Rcvd: Oct 18, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kenneth Steidl on behalf of Debtor Patrick L. Strong julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-st  
einberg.com;r53037@no

Matthew Christian Waldt on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of  
New York, successor to JPMorgan Chase Bank, N.A., f/k/a Bank One National Association, as  
Trustee for Centex Home Equity Loan Trust 2002-A by Nationstar M mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmechf@chapter13trusteedpa.com

TOTAL: 7